B3700-3

FIRST CHICAGO
The First National Bank of Chicago

DIVERSIFIED FINANCE COMPANY RATIOS

Statement Date		12-31 1980	12-31 1981					
% Cash to Total Non-Subordinated Debt	1	2.83	2.75					
Ratio—Total Non-Subordinated Debt to Working Capital	2	4.81	5.23					
Ratio—Total Debt to Tangible Net Worth	3	6.23	6.30					
% Retail Automobile to Total Receivables	4	18.33	18.17					
% Other Retail to Total Receivables	5	10.36	12.15					
% Direct Cash Loans (Real Estate Collateral) to Total Receivables	6	33.36	21.17					
% Direct Cash Loans (Unsecured or Collateral other than Real Estate) to Total Receivables	7		9.99					
% Commercial Loans to Total Receivables	8	25.42	25.30					
% Lease Contract Receivables to Total Receivables	9	8.15	8.92					
% Wholesale to Total Receivables	10	3.33	3.26					
% Other Receivables to Total Receivables	11	1.05	1.09					
% Receivables Maturing in 12 Months	12	41.16	38.37					
% Receivables Maturing over 12 Months	13	58.84	61.63					
% Cash, Wholesale, Fast Turning Commercial Loans and Instalment Receivables Maturing in 12 Months to Total Non-Subordinated Debt	14	64.03	60.63					
No. of Months' Collections Required to Pay Total Non-Subordinated Debt (net of cash, wholesale, and fast turning commercial loans)	15	33.48	36.25					
% Bank Borrowings to Total Non-Subordinated Debt	16	2.47	2.76					
% Open Market Borrowings to Total Non-Subordinated Debt	17	51.42	52.15					
% Unused Lines to Open Market Borrowings	18	106.98	102.12					
% Retail Balances with Instalments Delinquent 60 Days or Over (Contractual Basis) to Total Related Receivables	19	1.38	1.65					

Name of Company Composite Companies

X10212-A

FIRST CHICAGO
The First National Bank of Chicago

DIVERSIFIED FINANCE COMPANY RATIOS

Statement Date		12-31 1980	12-31 1981					
% Commercial Loan Balances with Instalments Delinquent 60 Days or Over (Contractual Basis) to Total Related Receivables	20		2.59					
% Direct Cash Loan Balances with Instalments Delinquent 60 Days or Over (Contractual Basis) to Total Related Receivables	21		2.28					
% Repossessions to Net Worth	22	3.30	3.34					
% Reserve for Losses to Related Receivables	23	1.82	1.81					
% Deferred Income to Total Receivables with Charges Included in Face Amount of Notes	24	21.02	21.65					
% Retail Losses (charge-offs net of recoveries) to Retail Receivables Liquidated	25	1.16	.89					
% Wholesale Losses (charge-offs net of recoveries) to Wholesale Receivables Liquidated	26	.36	.24					
% Commercial Loan Losses (charge-offs net of recoveries) to Commercial Loans Liquidated	27	.92	.72					
Volume of Business for the Period								
% Retail Automobile	28							
% Other Retail	29							
% Direct Cash Loans	30							
% Commercial Lending	31							
% Wholesale	32							
% Leasing	33							
% Other	34							
Analysis of Retail Automobile Volume								
% New Car	35	39.78	42.04					
% Used Car	36	60.22	57.96					
% New Car Paper Maturing Longer than 36 Months	37	61.84	70.95					

Name of Company Composite Companies

X10212-B

FIRST CHICAGO
The First National Bank of Chicago

DIVERSIFIED FINANCE COMPANY RATIOS

Statement Date		12-31 1980	12-31 1981					
% New Car Paper with Advances over 110% of Dealer's Cost	38	4.62	7.70					
% Used Car Paper with Advances over 120% of Wholesale Value	39	2.77	2.28					
Volume for Period (Millions)	40	102,287	130,557					
Total Outstandings (Millions)	41	67,561	87,245					
Average Net Receivables (Millions)	42	2,177	2,466					
% Gross Finance Revenue to Average Net Receivables	43	18.52	19.81					
% Operating Expenses (excluding Loss Provision) to Average Net Receivables	44	5.58	4.98					
% Loss Provision to Average Net Receivables	45	1.40	1.08					
% Interest Expense to Average Net Receivables	46	9.54	11.86					
% Net Profit from Finance Operations to Average Net Receivables	47	.98	1.16					
% Consolidated Net Income to Average Net Worth	48	7.25	8.18					
% Dividends to Consolidated Net Income	49	38.09	41.60					
% Subordinated Term Debt to Capital Funds	50	34.37	33.73					
% Preferred Stock to Capital Funds	51	3.82	3.87					
% Common Stock to Capital Funds	52	6.74	6.99					
% Capital and Earned Surplus to Capital Funds	53	55.07	55.41					
% Total Expenses Including Taxes to Gross Finance Revenue	54	97.15	96.11					
% Interest and Debt Expenses to Average Total Borrowings	55	N/A	12.58					
Ratio—Times Fixed Charges Earned	56	1.19	1.17					

Name of Company Composite Companies

X10212-C

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FIRST CHICAGO
The First National Bank of Chicago

DIVERSIFIED FINANCE COMPANY RATIOS

Statement Date		12-31 1980	12-31 1981	12-31 1982				
% Cash to Total Non-Subordinated Debt	1	2.83	2.75	1.78				
Ratio—Total Non-Subordinated Debt to Working Capital	2	4.81	5.23	5.19				
Ratio—Total Debt to Tangible Net Worth	3	6.23	6.30	6.10				
% Retail Automobile to Total Receivables	4	18.33	18.17	13.52				
% Other Retail to Total Receivables	5	10.36	12.15	7.96				
% Direct Cash Loans (Real Estate Collateral) to Total Receivables	6	33.36	21.17	18.83				
% Direct Cash Loans (Unsecured or Collateral other than Real Estate) to Total Receivables	7		9.99	9.20				
% Commercial Loans to Total Receivables	8	25.42	25.30	29.25				
% Lease Contract Receivables to Total Receivables	9	8.15	8.92	13.09				
% Wholesale to Total Receivables	10	3.33	3.26	6.74				
% Other Receivables to Total Receivables	11	1.05	1.09	1.41				
% Receivables Maturing in 12 Months	12	41.16	38.37	37.20				
% Receivables Maturing over 12 Months	13	58.84	61.63	62.80				
% Cash, Wholesale, Fast Turning Commercial Loans and Instalment Receivables Maturing in 12 Months to Total Non-Subordinated Debt	14	64.03	60.63	57.41				
No. of Months' Collections Required to Pay Total Non-Subordinated Debt (net of cash, wholesale, and fast turning commercial loans)	15	33.48	36.25	36.87				
% Bank Borrowings to Total Non-Subordinated Debt	16	2.47	2.76	3.59				
% Open Market Borrowings to Total Non-Subordinated Debt	17	51.42	52.15	49.89				
% Unused Lines to Open Market Borrowings	18	106.98	102.12	109.08				
% Retail Balances with Instalments Delinquent 60 Days or Over (Contractual Basis) to Total Related Receivables	19	1.38	1.65	1.76				

Name of Company Composite Companies

X10212-A

FIRST CHICAGO
The First National Bank of Chicago

DIVERSIFIED FINANCE COMPANY RATIOS

Statement Date		12-31 1980	12-31 1981	12-31 1982				
% Commercial Loan Balances with Instalments Delinquent 60 Days or Over (Contractual Basis) to Total Related Receivables	20		2.59	3.55				
% Direct Cash Loan Balances with Instalments Delinquent 60 Days or Over (Contractual Basis) to Total Related Receivables	21		2.28	3.32				
% Repossessions to Net Worth	22	3.30	3.34	4.11				
% Reserve for Losses to Related Receivables	23	1.82	1.81	1.94				
% Deferred Income to Total Receivables with Charges Included in Face Amount of Notes	24	21.02	21.65	22.01				
% Retail Losses (charge-offs net of recoveries) to Retail Receivables Liquidated	25	1.16	.89	.94				
% Wholesale Losses (charge-offs net of recoveries) to Wholesale Receivables Liquidated	26	.36	.24	.37				
% Commercial Loan Losses (charge-offs net of recoveries) to Commercial Loans Liquidated	27	.92	.72	1.68				
Volume of Business for the Period								
% Retail Automobile	28							
% Other Retail	29							
% Direct Cash Loans	30							
% Commercial Lending	31							
% Wholesale	32							
% Leasing	33							
% Other	34							
Analysis of Retail Automobile Volume								
% New Car	35	39.78	42.04	39.77				
% Used Car	36	60.22	57.96	60.23				
% New Car Paper Maturing Longer than 36 Months	37	61.84	70.95	73.23				

Name of Company Composite Companies

X10212-B

FIRST CHICAGO
The First National Bank of Chicago

DIVERSIFIED FINANCE COMPANY RATIOS

Statement Date		12-31 1980	12-31 1981	12-31 1982				
% New Car Paper with Advances over 110% of Dealer's Cost	38	4.62	7.70	8.30				
% Used Car Paper with Advances over 120% of Wholesale Value	39	2.77	2.28	2.85				
Volume for Period (Millions)	40	102,287	130,557	123,434				
Total Outstandings (Millions)	41	67,561	87,245	89,463				
Average Net Receivables (Millions)	42	2,177	2,466	2,640				
% Gross Finance Revenue to Average Net Receivables	43	18.52	19.81	18.85				
% Operating Expenses (excluding Loss Provision) to Average Net Receivables	44	5.58	4.98	5.00				
% Loss Provision to Average Net Receivables	45	1.40	1.08	1.54				
% Interest Expense to Average Net Receivables	46	9.54	11.86	10.33				
% Net Profit from Finance Operations to Average Net Receivables	47	.98	1.16	1.55				
% Consolidated Net Income to Average Net Worth	48	7.25	8.18	11.81				
% Dividends to Consolidated Net Income	49	38.09	41.60	39.69				
% Subordinated Term Debt to Capital Funds	50	34.37	33.73	29.11				
% Preferred Stock to Capital Funds	51	3.82	3.87	3.55				
% Common Stock to Capital Funds	52	6.74	6.99	7.08				
% Capital and Earned Surplus to Capital Funds	53	55.07	55.41	60.26				
% Total Expenses Including Taxes to Gross Finance Revenue	54	97.15	96.11	91.62				
% Interest and Debt Expenses to Average Total Borrowings	55	N/A	12.58	11.29				
Ratio—Times Fixed Charges Earned	56	1.19	1.17	1.26				

Name of Company Composite Companies

X10212-C